Keeping Your Social Security Number Safe Tips for California Seniors

Your Social Security number unlocks your financial, medical, and professional records and other personal information. If identity thieves get your name and Social Security number, they can open new credit and bank accounts, steal your medical identity, or take control of your Social Security account.

The following safety tips can help you protect your Social Security number

1. Keep your documents secure

Identity thieves may try to steal documents that contain your Social Security number. Keep these and other personal documents safe.

- Don't carry your Social Security card in your wallet. Keep it at home in a safe place. Check for other cards that may have your Social Security number on them and keep them safe.
- Cut up your old Medicare card when you get a new one.
- Don't write your Social Security number on checks. If you are told to do so, ask if you can give another form of identification instead.
- Shred mail that contains your Social Security number before throwing it away.
- Consider using a mailbox you can lock to protect your mail.

2. Be aware of medical identity theft

Medicare cards issued after April 2018 will no longer contain your Social Security number. Instead, they will have a new Medicare Number that is unique to you. Identity thieves may try to steal your Medicare Number and use it to visit a doctor or get prescription drugs through your benefits.

- Check your medical records to make sure all information is correct and that no one else is using your Medicare Number. Make sure all errors get fixed.
- Go to the help page at <u>www.Medicare.gov</u> for useful information on protecting yourself from identity theft.
- If you think your medical identity has been stolen, contact your insurance company, Medicare (1-800-MEDICARE), or the Medi-Cal fraud hotline (1-800-822-6222).

3. Ask questions when you're asked for your Social Security number

If you're asked for your Social Security number, ask if you can show another form of identification or use another number instead.

• Never give out your Social Security number when shopping online.

- Do not give out your Social Security number over the phone if someone calls you.
- If you must enter your Social Security number on a financial, health, or government website, make sure the web address begins with "https" and that a padlock symbol appears in the address bar.
- Some government agencies require your Social Security number. These agencies include the Department of Motor Vehicles, social services offices, and tax agencies. They must show you a disclosure form stating if your *Social Security number* is required or optional, how it will be used, and the agency's legal authority to ask for it.
- Be careful of scammers who pretend to be from government agencies to get your Social Security number or other personal information. Before giving out any information, make sure the person is really from that agency by finding the agency's contact information from a trusted source or by searching the internet.
- Medicare will never call you uninvited and ask you to provide your Social Security number or other personal information to get your new Medicare Number or card. If someone does, hang up and call 1-800-MEDICARE.

4. Protect your Social Security account

- Open a personal "my Social Security" account with the Social Security Administration at https://www.ssa.gov. If you do so, an identity thief cannot open a fraudulent account.
- If you think an identity thief is using your Social Security number to work or collect benefits, check your Social Security statement using your "my Social Security" account or by calling 1-800-772-1213.
- Report identity theft to the Federal Trade Commission at https://www.ldentityTheft.gov or by calling 1-877-438-4338.

5. Know your rights

California law bars businesses, the government, and other organizations from publicly displaying Social Security numbers. It prohibits printing your social security number on the following items:

- Identification cards or badges.
- Documents mailed to customers, unless the law requires it or the document is a form or application.
- Postcards or any other mailer where the Social Security number is visible without opening an envelope.

This fact sheet is for informational purposes and should not be construed as legal advice or as policy of the State of California. If you want advice on a particular case, you should consult an attorney or other expert. For information on free legal aid resources in your area, go to www.lawhelpca.org.